

CLAIMS

1. A computer system for allowing a user to automatically access one of a plurality of network service providers which require information specific to the user and/or the network service provider to be accessed, the computer system comprising:

a data card which contains the information specific to the user and/or the network service provider to be accessed;

a data card reader adapted to access at least part of the information contained on the data card when the data card is in communication therewith;

a data processor in communication with the data card reader and adapted to be connected to a network; and

an application program resident on the data processor, said application program being configured to automatically retrieve at least part of the information contained on the data card when the data card is in communication with said data card reader and to use said information to gain access to one of the plurality of network service providers via the network by using one of a default access number indicating a designated network service provider and a local access number from a database containing a list of access numbers for the plurality of network service providers along with corresponding location information for each access number in the list,

wherein said application program is immediately triggered upon insertion of said data card into said data card reader.

2. The computer system as set forth in claim 1, wherein said application program prompts the user to input at least one of a current area code and a current location for use in determining said local access number from said list.

3. The computer system as set forth in claim 1, wherein the user initially inputs said default access number for storage on said data card.

4. The computer system as set forth in claim 1, wherein upon initial use of said data card, the user is prompted to initiate said data card by inputting personal identification information into said data processor for encryption and storage on said data card.

5. The computer system as set forth in claim 1, wherein said data card comprises:

a microprocessor for processing the information contained on the data card;

a memory component for enabling the information to be stored within the data card; and

a communications interface for transferring the information from the data card to the data card reader.

6. The computer system as set forth in claim 5, wherein said communications interface comprises a first antenna embedded inside said data card, and said data card reader comprises a second antenna embedded therein, for communicating the information between said data card and said data card reader.

7. The computer system as set forth in claim 5, wherein said communications interface comprises a contact connector, and said data card reader comprises a plurality of electrical connectors for relaying information to/from said data card when the contact connector and the plurality of electrical connectors are in physical contact.

8. The computer system as set forth in claim 1, wherein said information specific to the user and/or the network service provider includes user identification information, area information, and telephone number information.

9. The computer system as set forth in claim 1, wherein

said database is stored on a memory means accessible by the data processor.

10. The computer system as set forth in claim 9, wherein said memory means is a compact disc read only memory.

5 11. The computer system as set forth in claim 1, wherein said database is stored in a remote server accessible by said data processor.

12. The computer system as set forth in claim 1, further comprising:

10 a remote server for serving advertisement information to the user based on profile information of the information specific to the user contained on the data card.

13. The computer system as set forth in claim 1, wherein said data processor is housed within said data card reader.

14. An online advertisement system for providing advertisements to a user, comprising:

a data card for storing information specific to the user, including user profile information;

20 a data card reader for accessing the information contained on said data card when said data card is in communication therewith;

a data processor in communication with said data card reader; and

25 an online advertising server connected to said data processor for serving said advertisements to the user, wherein said advertisements are specifically tailored to the user based on said user profile information.

15. A method for allowing a user to automatically access

one of a plurality of network service providers which require information specific to the user and/or the network service provider to be accessed, comprising the steps of:

5 configuring an application program resident on a data processor to automatically retrieve at least part of the information specific to the user and/or the network service provider to be accessed contained on a data card when said data card is in communication with a data card reader and to use said information to gain access to one of the plurality of
10 network service providers via a network by using one of a default access number indicating a designated network service provider and a local access number from a database containing a list of access numbers for the plurality of network service providers along with corresponding location information for each access number in the list; and
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immediately triggering said application program upon insertion of said data card into said data card reader.

16. The method as set forth in claim 15, further comprising the step of prompting the user to input at least one of a current area code and a current location for use in
20 determining said local access number from said list.

17. The method as set forth in claim 15, further comprising the step of prompting the user to input said default access number for storage on said data card.

25 18. The method as set forth in claim 15, further comprising the step of prompting the user, upon initial use of said data card, to initiate said data card by inputting personal identification information into said data processor for encryption and storage on said data card.

30 19. The method as set forth in claim 15, further comprising the steps of:

processing the information contained on the data card;
storing the information in a memory within the data card;
and

transferring the information from the data card to the
data card reader.

20. The method as set forth in claim 19, further
comprising the steps of:

communicating the information between said data card and
said data card reader through a first antenna embedded inside
said data card and a second antenna embedded inside said data
card reader.

21. The method as set forth in claim 19, further
comprising the steps of:

relaying the information to/from said data card when a
contact connector of a communications interface of said data
card and a plurality of electrical connectors of said data card
reader are in physical contact.

22. The method as set forth in claim 15, wherein said
information specific to the user and/or the network service
provider includes user identification information, location
information, and telephone number information.

23. The method as set forth in claim 15, further
comprising the step of storing said database on a memory means
accessible by the data processor.

24. The method as set forth in claim 23, further
comprising the steps of providing said memory means as a
compact disc read only memory.

25. The method as set forth in claim 15, further
comprising the step of storing said database on a remote server

accessible by said data processor.

26. The method as set forth in claim 15, further comprising the step of:

5 serving advertisement information to the user based on profile information of the information specific to the user contained on the data card.

27. A method for providing advertisements to a user, comprising the steps of:

10 storing information specific to the user including user profile information on a data card;

accessing the information contained on said data card via a data card reader when said data card is in communication therewith;

15 communicating with said data card reader via a data processor; and

serving said advertisements to the user, wherein said advertisements are specifically tailored to the user based on said user profile information.

20 28. A data card for allowing a user to automatically access one of a plurality of network service providers, comprising:

25 a memory for storing information specific to the user and/or the plurality of network service providers and for storing an application program which is immediately triggered and which automatically uses the information to access one of the network service providers via a network when said data card is in communication with a data card reader that is communicating with a data processor;

30 a microprocessor for processing the information contained on said data card; and

a communications interface for transferring the information from said data card to said data card reader.

29. A method for automatically transferring information to a network, comprising the steps of:

storing said information on a data card;

connecting to said network; and

5 automatically uploading said information stored on said data card to said network upon connection thereto.

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